

SCIENTISTS HONOR
PRESIDENT TAFTNational Geographic Society
Elects Him Member.

SPEECHES ON AVIATION

Maj. Gen. Greely Pays Tribute
to the Pioneer Langley.Wilbur Wright Dwells Upon Modern
Status of Air Piloting and Other
Distinguished Men Tell of Adv-
ance of World's New Science.
Chief Executive Pleads for Further
Recognition of Geographical Work.William Howard Taft, President of the
United States, was made an honorary
member of the National Geographic So-
ciety at its annual banquet given last
night at the New Willard. But four other
men have been so honored by the society,
these being former President Roosevelt,
Commander Peary, Admiral Dewey, and
the Norwegian explorer, Nansen.Sitting at the banquet tables were 700
members of the society and their guests,
not only the largest assemblage in the history
of the organization, but including in
its number persons from every State in
the Union and the representatives of prac-
tically every foreign nation. Among guests
of honor were the officers of the army and
the senior of the two aviator brothers of
America, Wilbur Wright.On the toast list were the President,
Count von Bernstorff, the German Am-
bassador; Senor de la Barra, the Mexican
Ambassador; James Bryce, the British
Ambassador; Maj. Gen. Wood, Chief of
Staff, U. S. Army; Maj. Gen. Greely, U. S. A.,
and Wilbur Wright. Aviation was the
topic of the evening, and the menu cards
were in the shape of miniature aeroplanes.

Recognition of Aviation.

Aviation was particularly recognized
by the society, and reference to the new
science was made by every speaker.
Count von Bernstorff told of the work of
Count Zeppelin and his dirigibles in Ger-
many. Senor de la Barra pointed out
their use in fortifying the Panama Canal.
Maj. Gen. Wood described the work
being done in the army. Maj. Gen. Greely
paid a fitting tribute to the pioneer
of aviation in America, Prof. Samuel P.
Langley, while Wilbur Wright dwelt
upon the modern status of air piloting.Presiding over the deliberations was
Henry Gannett, president of the society,
with Brig. Gen. John M. Wilson, U. S. A.,
as toastmaster.The great banquet hall was made one
great mass of green. The table of honor
was placed along the west side of the
room, decked with the flags of the nations
of the world and covered with flowers.
In the seat of honor was the Chief Ex-
ecutive, with Mme. Chang, wife of the
Chinese Minister, to his right and Pres-
ident Gannett at his left.

Admitted to Society.

President Taft entered the banquet hall
at 10:30 o'clock, and a few minutes after-
ward was introduced with the announce-
ment of his admission as a member of
the society. After thanking the society
for the honor it had done him, Mr. Taft
launched forth into a plea for further
recognition of geographical work by the
world.

Describes Zeppelin's Work.

The history of the dirigible in Germany
was taken up in detail by Count von
Bernstorff, describing the early efforts
of Count Zeppelin and the discouragement
given the idea throughout his country.
The culmination of Zeppelin's work was
described, when, as a passenger on a
steamer crossing the English Channel, he
counted in the air with twenty passen-
gers aboard a dirigible.To Senor de la Barra fell a discussion of
the great commercial routes of the world.
The Suez Canal, with the history of its
construction, was described by the Mexi-
can Ambassador, and the slow progress
which made in the construction of that
great work contrasted with the swiftness
with which the United States is digging
the Panama Canal."The inter-oceanic problem," said Senor
de la Barra, "was clearly defined in the
first half of the fifteenth century by
Charles and Herman Cortes, the con-
querors. The Spanish monarch then urged
Cortes to find a route which would con-
nect the east and west coast, and in reply
Cortes told his King that he would."

Tribute to Langley.

Prof. Samuel P. Langley, as the father
of aviation in America, was eulogized
by Maj. Gen. Greely. He first referred
to the death of Lieut. Selfridge at Fort
Myer during the Wright flight, and said
that, although Selfridge was the first to
actually lose his life in experimental
aeronautical work in the United States,
there was another who had given up his
life to the solving of the problem of air
navigation, only to have his life shattered
by the ridicule of the newspapers.Gen. Greely told of the fear of Lang-
ley, after the \$50,000 appropriation had
been made, that his experiments would
result in failure, and his reputation be
lost. "Langley confessed his lack of con-
fidence in me," said Gen. Greely, "and
though I know that the newspapers
called his efforts failures, I know that
he solved the basic problems of the sci-
ence."The aeroplane in the army was dis-
cussed by Maj. Gen. Wood. He told of
the present status of the aeronautical
corps, saying that the total equipment

Continued on Page 5, Column 1.

WEATHER FORECAST.

For the District of Columbia,
Maryland, and Virginia—Un-
settled and colder to-day, prob-
ably preceded by rain; to-morrow
cloudy; moderate variable winds,
becoming northwesterly.

HERALD NEWS SUMMARY.

- Pages.
- 1—Taft Elected to Geographical Society.
 - 2—Prayed Over Son She Killed.
 - 3—Roosevelt Denies Ames' Charges.
 - 4—Wilson Invades Smith Territory.
 - 5—Offered \$1,000 to Have Husband Killed.
 - 6—National Board of Trade to Meet.
 - 7—Banquet Ends Rainbow Contest.
 - 8—Spanish Letter Game Fails.
 - 9—Asks Justice for Railroads.
 - 10—Army Bill Causes Merriment.
 - 11—Taft to Be Host at Tariff Dinner.
 - 12—Agreement Reached in Fisheries Case.
 - 13—Hawley Boomed for Vice President.
 - 14—President's Speech at Aviation Dinner.
 - 15—Polygamy Urged as Society Boon.
 - 16—Editorial.
 - 17—Buys Barrels of Wine for Girls.
 - 18—Food Prices Higher.
 - 19—News of Alexandria.
 - 20—Really Deals of the Week.
 - 21—Apartment Houses Sold.
 - 22—Col. Adams Dead.
 - 23—Work for Church Unity.
 - 24—News of the Auto World.
 - 25—Commercial and Financial.
 - 26—Military Inspection to Begin.

PART TWO.

British Monarch Shows Tact.
Don Jaime to Wed Princess.
News from European Capitals.
Washington Social Events.
Suburban Society Notes.
Stories of Famous Poems.
In the World of Music.
Actors' "Who's Who."
New York Theaters.
At Local Playhouses.
Notes of the Stage.
G. P. O. Items of Interest.

PART THREE.

The Optimist Club Corner.
"Burning Daylight"—A Serial.
Mrs. Symes' Health and Beauty Hint.
MAGAZINE SECTION.
Uncle Sam's Big Whisky Bill.
Boothblack Made a Million.
French Loan Banks' Great Boom.
"Tower of Babel" at Singapore.
American Girls May Wed Duke.
Newspaper Reporter Who Failed.
Chat with Trustee Mail Service Men.
Kaiser's Anti-Russian Plan.

SPORTING SECTION.

PRAYED OVER SON
WHOM SHE KILLEDMrs. Melber Tells Police of
Her Crime.Albany, N. Y., Jan. 14.—Mrs. Edith
Melber, the young widow who confessed
to the Rochester police yesterday that
she had slain her five-year-old son
George by giving him poison because she
could not support him, arrived here late
this morning in a chariot of a detective.
Mrs. Melber was hurried to the jail in a
closed carriage. She was weak and ner-
vous, and constantly on the verge of
hysterics. There was no demonstration
on her arrival at the railroad station, but
a great crowd surrounded police head-
quarters when she arrived.In speaking of the murder of her son
to Police Matron Kerber before she left
Rochester, she said:"I thought it was better for him to die
than to face the struggle I have had."

Wants to See Body.

Once during the five hours' trip from
Rochester, she spoke to the detective
about the dead child, saying: "I want to
see George; I want to go to his funeral,
and I don't want my folks to be allowed
to bury him. They would not care for
him in life. Why should they be allowed
to bury him?"

Continued on Page 3, Column 3.

AS YOU LIKE IT.

It's an easy thing to grind out this
stuff every day, the only trouble being in
getting a start. It's hard to pick out a
first paragraph, you know.

But the second one's a pipe.

And the third is still easier.

To make a grand clean-up, here they
are—all guaranteed by the latest directory
of Washington: Max Sugar sells it in his
grocery store; Henry Limburger runs a
delicatessen shop; Messrs. Fritter and
Pancake cook them, and Ada Payne sells
corsets.According to the testimony in the Schenk case,
the cost of living has nothing on the cost of dying.
A nurse held out for \$5,000, she says, to slip
an arsenic pill into her patient's soup. When she was
offered only \$1,500 she balked, and the deal was off.Sign in Seventh Street: "Washing-
ton Shoe Repair Manufactory."Did you ever notice how hard it is to get what
you want in new places? No! Well, order a loan
book sandwich in any eatery and see for your-
self.TAYS THE SAGE OF FOGGY BOT-
TOM: "These newfangled telephones
where ten people can talk at once, won't
be a go in the country, unless gossips
subscribers can hear all ten conversa-
tions at once."OH, YOU WASHINGTON!
William Greer, the obliging and popular day clerk
at the New Virginia, came back this week from his
Christmas vacation, spent at his home in Woodstock
and Washington, D. C., the attraction in the last-
named place delaying his return, we guess.—Cliff
Foggy (Va.) Review.Our choice for second place in the Opti-
mist League is the linotypist who gets this
"take" and hopes that some day it
will all be set in nonpareil.

But there's no chance for that.

That is, if we can help it.

Continued on Page 5, Column 1.

AMES IS ELECTED
TO ANANIAS CLUBRoosevelt Takes Hand in Bay
State Fight.

GIVES THE LIE DIRECT

Calls Statement of Anti-Lodge
Man "Falsehood."Colonel Gets Into Massachusetts
Fight with Vigor, Sending Tele-
gram in Which He Terms Ames'
Statements Regarding Lodge as
"Deliberate and Outrageous False-
hood"—Says He Is Not Surprised.Boston, Jan. 14.—Former President
Theodore Roosevelt got into the Massa-
chusetts Senatorship contest to-night
when in a telegram addressed to Joseph
Walker, speaker of the Massachusetts
house of representatives, he vigorously
upheld the cause of Senator Henry Cabot
Lodge, and charged Representative Butler
Ames with "outrageous falsehood."The telegram, which was sent from
Oyster Bay, was called forth by the pub-
lication to-day of an alleged statement
by Ames, who is active in opposition to
the candidacy of Senator Lodge for re-
election.

Text of Telegram.

The telegram reads as follows:
Story told by Butler Ames, reported in news-
papers, as to the alleged conversation between me,
Lodge, and Newberry about purchase of O'Brien's is
a deliberate and outrageous falsehood. I never
made any such remark and no such conversation
ever took place. During the twenty-one years I have
known Senator Lodge he has acted, on all occasions,
and especially on every occasion, with him dealing
with matters of matters having any connec-
tion with the government's behalf, not merely with
absolute honesty, but the highest and most delicate
sense of propriety. I never had any talk with him
about these matters at all. It is shocking to think
that Mr. Ames should invent such an outrageous
falsehood about a public man of such high integrity
and probity, a falsehood which even the most
small foundation in fact.

Cause of Outburst.

Representative Ames was quoted as
saying that Roosevelt, when President,
reprimanded Senator Lodge in the pres-
ence of Truman L. Newberry, former
Assistant Secretary of the Navy, for
alleged attempt to force the purchase of
two colliers by the Navy Department at
a cost of \$1,500,000. The published state-
ment, credited to Ames by Roosevelt,
after listening to Newberry's explana-
tion, turned to Senator Lodge and said:
"Cabot, I told you not to monkey with
these things. Secretary Newberry is ab-
solutely right."Ames said his information as to the
conversation came from Newberry.
"Assistant Secretary Newberry refused
to buy the colliers," said Ames. "It was
a clear case of extortion upon the part
of financial interests in Boston who had
these two boats, the Suffolk and Tremont,
lying idle on their hands at the Fore
River yards in Quincy. The boats were
to be unloaded upon the government at a
cost far beyond their real value of
\$200,000."Senator Lodge deftly engineered the
thing through the Committee on Naval
Affairs, and afterward had the proposi-
tion put through Congress as an amend-
ment to the sundry appropriation bill.

Ames Not Surprised.

After learning of Roosevelt's comment
to-night, Ames said:
"I am neither surprised nor disturbed
by my initiation in the celebrated club. I
have invented nothing and have not
knowingly overstated or misstated the
case. The fact that I should be initiated
into the celebrated club before pains were
taken to get an accurate statement from
me was to be expected.""I have given to the press this after-
noon what I believe to be a true state-
ment of the facts in connection with the
colliers. I was to same extent incor-
rectly quoted in the morning papers."The latest statement to which Ames
refers denies that he ever mentioned the
particular words "calling down" or
"called down," in reference to Roosevelt's
conversation with Senator Lodge. Other-
wise the statement is not in differ-
entially from his previous one.

PLAGUE IS SPREADING.

Number of Victims in Manchuria
Placed at 100,000.Peking, Jan. 14.—More than 100,000 per-
sons, including many Europeans, have
been killed by the bubonic plague which
is ravaging Manchuria and Northern
China. Word was received from Mukden
to-day of the death of Dr. G. E. Mesny,
an eminent French physician. He sacri-
ficed his life for the cause of science and
humanity.Although warned that it was certain
death to venture into the plague zone,
Dr. Mesny traveled into the interior of
Manchuria to render medical aid and
study the progress of the infection.A number of military doctors have left
for the plague belt, where hundreds are
dying daily. The news was withdrawn
in deference to certain requests and op-
inions; but nothing has happened to change
the reasons, which seem to be sufficient
for the purpose.There is an unauthenticated report
about Dr. Van Dyke's committee appoint-
ment, which says that his most promi-
nent post in recent years was on a com-
mittee to prevent bathing in Lake Okauchie.
Dr. Van Dyke is an ardent bathman.

SNOW BLOCKADE ENDS

Three Overland Trains Pull Into
San Francisco.San Francisco, Jan. 14.—The greatest
snow blockade in Sierra Nevada Moun-
tains for ten years is just being broken
to-day. After being tied up for thirty-
six hours, three west-bound Overland
trains got through the drifts and are due
here to-night. These will be the first
Overland trains to reach here for two
days.Between Chico and Yuba Pass, six huge
snowdrifts buried the tracks under
banks of snow. The snow sheds in many
places were also swept away, and the
train crews labored day and night in
moving obstructions. The Western Pacific
road was cleared this morning, after being
tied up for two days.If a little coming held up to be added to water
which will slowly be placed they will make
a back track to prevent a sliding which is in
the air.

OFFICERS OF NATIONAL BOARD OF TRADE.

FRANK D. LALANNE, PRESIDENT
NATIONAL BOARD OF TRADEWM. R. TUCKER,
Secretary-TreasurerALBERT M. READ,
Member Bd. of ManagersPIQUED, VAN DYKE
QUITS PRINCETONEnglish Professor Leaves in
Great Huff.

RESIGNATION A BIG SURPRISE

Pedagogue, Who for Years Had Been
Assigned to Unimportant Post by
University, Issues Sarcastic State-
ment Regarding Resignation—Says
He "Will Not Be Missed Much."Princeton, N. J., Jan. 14.—Pique had
something to do with the resignation of
Rev. Dr. Henry Van Dyke, Murray pro-
fessor of English literature at Princeton
University. This is suggested by a sar-
castic statement issued by Dr. Van Dyke,
with the text of his resignation to-night."I have been sitting on the back porch
with my boys (the students) long
enough," he said, in giving out his state-
ment, "and if I pick up my knapsack
and get out, I guess it will not make
very much difference."Dr. Van Dyke went to the length of in-
cluding a statement only after he had
waited twenty-four hours for the trust-
ees to take what he considered to be
proper action on his resignation. Dr.
Van Dyke has not been getting on well
with the lesser lights of Princeton Eng-
lish faculty for some years, according
to information coming from a man high
up in the Princeton faculty."Whatever the circumstances and causes
of his leaving, the undergraduates will
be keenly disappointed."Text of Resignation.
After eleven years of service as a teacher of
English in the university,
Charles W. McAlpin, it says,
"I have given to the press this after-
noon what I believe to be a true state-
ment of the facts in connection with the
colliers. I was to same extent incor-
rectly quoted in the morning papers."The latest statement to which Ames
refers denies that he ever mentioned the
particular words "calling down" or
"called down," in reference to Roosevelt's
conversation with Senator Lodge. Other-
wise the statement is not in differ-
entially from his previous one.

PLAGUE IS SPREADING.

Number of Victims in Manchuria
Placed at 100,000.Peking, Jan. 14.—More than 100,000 per-
sons, including many Europeans, have
been killed by the bubonic plague which
is ravaging Manchuria and Northern
China. Word was received from Mukden
to-day of the death of Dr. G. E. Mesny,
an eminent French physician. He sacri-
ficed his life for the cause of science and
humanity.Although warned that it was certain
death to venture into the plague zone,
Dr. Mesny traveled into the interior of
Manchuria to render medical aid and
study the progress of the infection.A number of military doctors have left
for the plague belt, where hundreds are
dying daily. The news was withdrawn
in deference to certain requests and op-
inions; but nothing has happened to change
the reasons, which seem to be sufficient
for the purpose.There is an unauthenticated report
about Dr. Van Dyke's committee appoint-
ment, which says that his most promi-
nent post in recent years was on a com-
mittee to prevent bathing in Lake Okauchie.
Dr. Van Dyke is an ardent bathman.

SNOW BLOCKADE ENDS

Three Overland Trains Pull Into
San Francisco.San Francisco, Jan. 14.—The greatest
snow blockade in Sierra Nevada Moun-
tains for ten years is just being broken
to-day. After being tied up for thirty-
six hours, three west-bound Overland
trains got through the drifts and are due
here to-night. These will be the first
Overland trains to reach here for two
days.Between Chico and Yuba Pass, six huge
snowdrifts buried the tracks under
banks of snow. The snow sheds in many
places were also swept away, and the
train crews labored day and night in
moving obstructions. The Western Pacific
road was cleared this morning, after being
tied up for two days.

PLAGUE IS SPREADING.

Number of Victims in Manchuria
Placed at 100,000.Peking, Jan. 14.—More than 100,000 per-
sons, including many Europeans, have
been killed by the bubonic plague which
is ravaging Manchuria and Northern
China. Word was received from Mukden
to-day of the death of Dr. G. E. Mesny,
an eminent French physician. He sacri-
ficed his life for the cause of science and
humanity.Although warned that it was certain
death to venture into the plague zone,
Dr. Mesny traveled into the interior of
Manchuria to render medical aid and
study the progress of the infection.A number of military doctors have left
for the plague belt, where hundreds are
dying daily. The news was withdrawn
in deference to certain requests and op-
inions; but nothing has happened to change
the reasons, which seem to be sufficient
for the purpose.WILSON INVADES
SMITH'S COUNTRYAssails Candidate in His
Own Bailiwick.

SCORES SPECIAL INTERESTS

Governor-elect Continues War on
Senatorial Candidate When He
Harris Hot Shot at Smith in His
Own Ward in Newark—Large
Audience Hears Speech.Newark, Jan. 14.—Gov.-elect Wilson in-
vaded the enemy's country to-night and
attacked the candidacy of James Smith,
for United States Senator right among
his neighbors in his home ward. Hun-
dreds of men struggled vainly for admis-
sion to the New Auditorium long after the
doors of the meeting place were closed
to prevent crushing.Dr. Wilson scored special interests, the
"system," and what he characterized as
the now extinct political institution, lead-
ing exponents of which, he said, were
Smith and William W. Griggs, former gov-
ernor and United States Attorney Gen-
eral.Mr. Wilson said in part:
"The issue is perfectly plain. It is be-
tween two systems of government. Un-
der the one party managers privately ar-
range both election to office and the
course of legislation. Because they make
these arrangements in private, they
make them in alliance with whom they
please, serving such interests as it is
profitable to serve. In recent times this
system of private management has in-
cluded nothing more conspicuous than
the selection of United States Senators.
A glance at the newspapers will show
what the ignominious results have been. Un-
der the other system of government, the
system we are striving to restore, every-
thing is done in public and everything
is done through the action of the people
themselves. This is the system which
we once had but have lost, and which we
must regain, whatever the cost to indi-
viduals or to such interests as set them-
selves against it."

Attacks Smith's Claim.

"In this particular case we must ask
ourselves whom Mr. Smith represents.
No one will claim, in view of the man-
ifestation of public opinion in recent
weeks, that he represents the people of
New Jersey. He does not even repre-
sent a State machine. He represents
only a local machine which has centered
for many years in his own vigorous and
capable management. He represents, I
do not know how many persons, let us
say 1,000, at a liberal guess, and over
against these are set the 300,000 and
more Democrats who voted at the polls
and who insist upon genuine representa-
tion in the conduct of the government."The present controversy with regard
to the senatorship began as a contro-
versy in regard to the significance and
binding authority of the vote of pref-
erence cast at the September primaries.
"It has gone now much beyond that
and is a vastly larger question. A great
deal has happened since those primaries.
At them 70,000 Democrats spoke their
preference. Since then a whole State has
been aroused, and can any one for a mo-
ment sincerely question the result? Does
not every day make it more manifest
than before that the opinion of the whole
State is aroused and that the verdict is
overwhelmingly to the effect that the
people's candidate must be put into the
Senate and Mr. Smith once and for all re-
jected? The effect is conclusive and ir-
reversible and constitutes an absolutely
new verdict confirming the judgment of
the primaries in unmistakable fashion."

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1,700 on the half-
dozen houses destroyed.

Fire at Pilecastle, Va.

Roanoke, Va., Jan. 14.—A \$12,000 fire
swept away a part of the business dis-
trict of Pilecastle, Va., the county seat
of Botetourt County, early to-day. The
insurance is about \$1